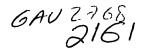
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Express Mail No. EL667883247US Attorney Docket No. LR001 Client/Matter No. 68209.001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Edward J. Pinto

Serial No. 09/522,481

Filed: 03/10/2000

For: System and Method for Secured

Loan Processing

Group Art Unit: 2768

Examiner: Not Yet Assigned

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CERTIFICATE OF MAILING BY EXPRESS MAIL

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

The undersigned hereby certifies that the attached Information Disclosure Statement, Form PTO-1449, photocopies of three references, return card and this Certificate of Mailing by Express Mail, relating to the above application, were deposited as "Express Mail" Mailing Label No. EL667883247US with the United States Postal Service, addressed to Assistant Commissioner for Patents, Washington, D.C., 20231 on this 31st day of October 2000.

Stuart T. Langley, Reg.

HOGAN & HARTSON LL

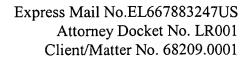
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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.56

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Applicant hereby submits for filing under 37 CFR 1.97 a disclosure statement. The patents, publications or other information of which Applicant is presently aware are listed in Form PTO-1449 submitted herewith and copies of all such patents and publications are attached hereto.

Signed on October 31, 2000.

Respectfully submitted,

Stuart T. Langley, Reg. No. 33,940

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